# OFFICE OF CHARITABLE AND REGULATORY PROGRAMS

# **Prepaid Legal Service Plan Sellers – Frequently Asked Questions**

Prepaid Legal Service Plan Sellers in Virginia are required to register with the Office of Charitable and Regulatory Programs (OCRP), and comply with the provisions of the Virginia Code §59.1-441.1 – 59.1-441.6.

## Who is a Prepaid Legal Service Plan Seller?

The Code of Virginia defines a **prepaid legal service plan seller** as "a person subject to registration and regulation under this chapter who offers to a subscriber the opportunity to enter into a subscription contract. Home office salaried officers whose principal duties and responsibilities do not include the negotiation or solicitation of subscription contracts shall not be required to register under this chapter."

#### **Important Definitions**

**Legal services organization** means a person subject to regulation and licensing under Chapter 44 (§38.2-4400 et seq.) of Title 38.2 who operates, conducts, or administers a legal services plan.

**Legal services plan** means a contractual obligation or an arrangement whereby legal services are provided in consideration of a specified payment consisting in whole or in part of prepaid or periodic charges, regardless of whether the payment is made by the subscribers individually or by a third person for them.

**Subscription contract** means a written contract that is issued to a subscriber by an organization and that provides legal services or benefits for legal services.

#### Requirements for registration

Prior to offering, advertising, or executing or causing to be executed by the subscriber any subscription contract in the Commonwealth, the legal service plan seller must be properly registered with OCRP.

The initial registration is submitted using OCRPs online application found by using the following link: <a href="https://lps.va-vdacs.com/cgi-bin/lsp\_initial.cgi">https://lps.va-vdacs.com/cgi-bin/lsp\_initial.cgi</a>. Renewal registrations are completed using the renewal link: <a href="https://lps.va-vdacs.com/cgi-bin/lsp\_renew.cgi">https://lps.va-vdacs.com/cgi-bin/lsp\_renew.cgi</a>. The registration fee is \$50 for the registration period (July 1 – June 30<sup>th</sup>).

### How do I find proof of my registration?

When the online application has been completed and payment has been submitted, the application provides a screen showing your registration information. Print this page for your proof of registration. If you do not print the confirmation page, or need another copy, you can use the search function at <a href="https://lps.va-vdacs.com/cgi-bin/lsp\_public.cgi">https://lps.va-vdacs.com/cgi-bin/lsp\_public.cgi</a> to pull up your information.